

**RECORDATION REQUESTED BY:**  
REGIONS BANK, 201 MILAN PARKWAY, BIRMINGHAM, AL 35211

**WHEN RECORDED MAIL TO:**  
Regions Bank, Collateral Management, PO Box 12926, Birmingham, AL 35202

**FOR RECORDER'S USE ONLY**

20120480822560

This Modification of Deed of Trust prepared by:

PAM D SMITH  
REGIONS BANK  
201 MILAN PARKWAY  
BIRMINGHAM, AL 35211  
1-800-896-6513

**INDEXING INSTRUCTIONS:** Lot 37, SA, Brook Hollow Sub., in S24, T1, S, R 8 W



## MODIFICATION OF DEED OF TRUST



\*DOC4750401733000000070001665240000000\*

**THIS MODIFICATION OF DEED OF TRUST** dated April 9, 2012, is made and executed between **LLOYD A. DODSON, JR., AKA LLOYD ALVIN DODSON JR** An Unmarried Man, whose address is 996 **BROWNSFERRY RD, SENATOBIA, MS 38668 ("Grantor")** and **REGIONS BANK**, whose address is 201 **MILAN PARKWAY, BIRMINGHAM, AL 35211 ("Lender")**.

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated December 27, 2001 (the "Deed of Trust") which has been recorded in DESOTO County, State of Mississippi, as follows:

In regard to that certain promissory note dated 12-27-2001, in the original principal sum of \$63,750.00 (the Original Note), and to secure the payment of the Original Note, Grantor made, executed and delivered that certain Deed of Trust or Mortgage of even date therewith and in the same principal sum as the Original Note, which deed of trust or mortgage is recorded in Book or Instrument number 1440, at Page (if applicable) 148 of the public records of DESOTO County, MS.

**REAL PROPERTY DESCRIPTION.** The Deed of Trust covers the following described real property located in DESOTO County, State of Mississippi:

LOT 37, SECTION A, BROOK HOLLOW SUBDIVISION, IN SECTION 24, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 7, PAGE 8, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

The Real Property or its address is commonly known as 8206 PINEBROOK DRIVE, SOUTHAVEN, MS 38671.

**MODIFICATION.** Lender and Grantor hereby modify the Deed of Trust as follows:

**Principal Increase:** Whereas the Note has a present principal balance of \$32,146.07, and the Borrower is the obligor under the Note and the Grantor is the grantor under the Deed of Trust or Mortgage, and Regions Bank is the owner and the holder of the Note and Deed of Trust or Mortgage; and whereas the Borrower and the Grantor have requested an additional advance of \$715.23. The present principal balance of the Note is as stated above and with the additional advance the principal balance of the Renewal Note is \$32861.30.

**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise

## MODIFICATION OF DEED OF TRUST

Loan No: 000000007000166524

(Continued)

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will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED APRIL 9, 2012.

GRANTOR:

x *Lloyd A. Dodson, Jr.*  
LLOYD A. DODSON, JR.

LENDER:

REGIONS BANK

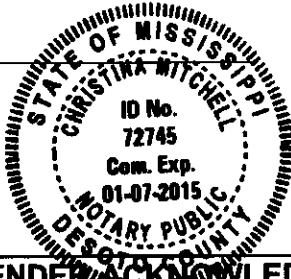
x *Christina G. Mitchell*  
Authorized Officer  
Christina G. Mitchell

## INDIVIDUAL ACKNOWLEDGMENT

STATE OF MS )  
 ) SS  
COUNTY OF Desoto. )

Personally appeared before me, the undersigned authority in and for the said County and State, on this day of April, 20 12, within my jurisdiction, the within named LLOYD A. DODSON, JR., who acknowledged that he or she signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned. qth.

*Christina Mitchell*  
NOTARY PUBLIC  
Christina Mitchell  
My Commission Expires: \_\_\_\_\_

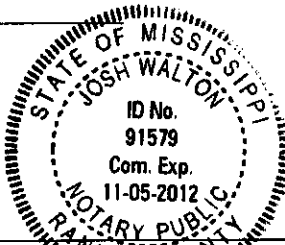


## LENDER ACKNOWLEDGMENT

STATE OF MS )  
 ) SS  
COUNTY OF HANCOCK )

Personally appeared before me, the undersigned authority in and for the said County and State, on this day of APRIL, 20 12, within my jurisdiction, the within named CHRISTINA G MITCHELL, who acknowledged that (he)(she) is AUTHORIZED OFFICER of REGIONS BANK and that in said representative capacity (he)(she) executed the above and foregoing Modification, after first having been duly authorized so to do. 9TH

*Josh Walton*  
NOTARY PUBLIC  
Josh Walton  
My Commission Expires: 11/5/12



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